

ABSTRACT

This system may include a system for electronically reallocating any portion of a transaction by maintaining a user account at a user institution; maintaining a vendor account at a vendor institution; maintaining a user account at a trust institution; initiating a transaction for the transaction amount; electronically distributing the transaction amount from said user account to said vendor account; and electronically distributing at least a portion of the transaction amount from the vendor account to the user account at the trust institution, wherein the portion of the transaction amount in the user account at the trust institution is placed in an investment vehicle. The system of the present invention may further comprise providing an interactive information source between the user and the trust institution, whereby the trust institution can provide information (current or historical) to the user regarding the portion of the transaction amount placed in the investment vehicle.